Control #: 793845323

TRUTH-IN-LENDING DISCLOSURE STATEMENT

LENDER OR LENDER'S AGENT:
LEHMAN BROTHERS [illegible], FSB
400 PROFESSIONAL DRIVE, SUITE 500
GAITHERSBURG, MD 20879

☐ Preliminary ☒ Final
DATE: 3/23/2007
LOAN NO.: 0045669553
Type of Loan: CONV UNINS
Fixed
A30F - 0

BORROWERS: J. KEITH SWINEY

ADDRESS: 424 VINEYARD DR
CITY / STATE / ZIP: DALLAS, GA 30132
PROPERTY: 81 SOUTH MAIN STREET
LUTHERSVILLE, GA 30251

INTEREST RATE: 7.875
INDEX USED

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
8.401 %	$ 87,172.67	$ 49,856.11	$ 137,028.78

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE MONTHLY BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE MONTHLY BEGINNING
359	380.67	5/01/2037			
1	368.25	4/01/2037			

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE

☐ This Loan has a Variable Rate Feature. Variable Rate Disclosure has been provided to you earlier.

SECURITY: You are giving a security interest in the property located at 81 SOUTH MAIN STREET LUTHERSVILLE, GA 30251

ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms
☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: Property hazard insurance is a required condition for this loan. You may purchase this insurance from any insurance company acceptable to the Lender.
☐ Hazard insurance is available through the lender at an estimated cost of $ for years.

LATE CHARGES: If your payment is more than 15 days after the due date, a late charge of 5.00 % of the overdue payment of principal and interest will be assessed.

PREPAYMENT: If you pay off your loan early, you
☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties. e means estimate

I/We understand that this is neither a contract nor a commitment to lend. We hereby acknowledge reading and receiving a complete copy of this disclosure.

3/23/07

J. KEITH SWINEY — BORROWER / DATE

BORROWER / DATE

BORROWER / DATE

BORROWER / DATE

Sample Document Only

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